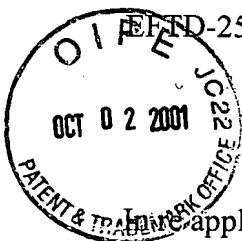


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PATENT



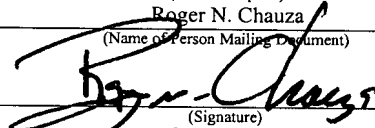
EFTD-25,758

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor application of: Robert G. Farris and Michael L. Roerick
Serial No.: 09/917,439
Filed: July 27, 2001
Group: 2161
Examiner: Not Yet Assigned
For: VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS

Assistant Commissioner for
Patents
Washington, D.C. 20231

Dear Sir:

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Assistant Commissioner for Patents, Washington, DC 20231 on September 25, 2001	
(Date of Deposit)	
Roger N. Chauza	
(Name of Person Mailing Document)	
	
(Signature)	
Sept. 25, 2001	
(Date of Signature)	

TRANSMITTAL OF FORMAL DRAWINGS

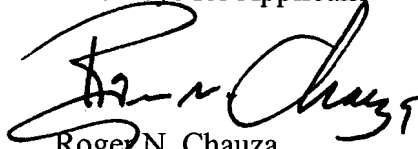
Transmitted herewith are 10 sheets of formal drawings to be substituted for the informal drawings initially filed in the above-identified application for patent.

Please charge any necessary fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/EFTD-25,758 of HOWISON, CHAUZA, THOMA, HANDLEY & ARNOTT, L.L.P.

TRANSMITTAL OF FORMAL DRAWINGS
Atty. Dkt. No. EFTD-25,758
S/N 09/917,439

Respectfully submitted,
HOWISON, CHAUZA, THOMA, HANDLEY
& ARNOTT, L.L.P.

Attorneys for Applicant

A handwritten signature in black ink, appearing to read "Roger N. Chauza", written over the printed name.

Roger N. Chauza

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September 25, 2001

TRANSMITTAL OF FORMAL DRAWINGS
Atty. Dkt. No. EFTD-25,758
S/N 09/917,439